

SERFF Tracking Number:	GEFA-125293342	State:	Arkansas
Filing Company:	Genworth Life Insurance Company	State Tracking Number:	36983
Company Tracking Number:			
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	PCS		
Project Name/Number:	PCS/		

Filing at a Glance

Company: Genworth Life Insurance Company	SERFF Tr Num: GEFA-125293342	State: ArkansasLH
Product Name: PCS	SERFF Status: Closed	State Tr Num: 36983
TOI: LTC03I Individual Long Term Care	Co Tr Num:	State Status: Approved-Closed
Sub-TOI: LTC03I.001 Qualified	Co Status:	Reviewer(s): Marie Bennett, Harris Shearer
Filing Type: Rate	Authors: Brenda Bond, Ronald Jackson, June Lipscomb, Jeanette Mai	Disposition Date: 06/16/2008
	Date Submitted: 09/26/2007	Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: PCS	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact: 12%	Group Market Type:
Filing Status Changed: 06/16/2008	
State Status Changed: 06/16/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
The referenced filing is a long-term care rate schedule change request submitted for your review.	

These forms are existing individual policy forms providing benefits for institutional confinement and home care. The forms were issued during the time periods shown in the following table. They are no longer being marketed in any state. Outside of Arkansas, the last policies for these forms were issued in 2004.

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Policy Form Issue Start Date Issue End Date
7000, 7020 5/23/94 2/15/03

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to adverse experience. At this time, a premium rate increase of 12% is being requested for all policies issued in Arkansas on the above-referenced forms. The same increase is also being requested on the comparable forms to that listed above in each state in which business remains in force.

The company will offer insureds affected by the premium increase several options to change their benefits in order to provide the flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

The following electronic items are included in this submission:

- this cover letter;
- an Actuarial Memorandum and Rate Schedules.

The contact person for this filing is:

Jason B. Bushey, ASA, MAAA
Pricing Actuary
Genworth Life Insurance Company
6620 West Broad Street Building 4
Richmond, VA 23230
(804)922-5781
jason.bushey@genworth.com

Company and Contact

Filing Contact Information

June Lipscomb, Contract Analyst june.lipscomb@genworth.com

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6630 W Broad Street	(804) 922-5638 [Phone]
Richmond, VA 23230-1700	(804) 281-6285[FAX]

Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 350	Company Type: LifeHealth & Annuity
Richmond, VA 23230	Group Name:	State ID Number:
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	

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Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	\$50 per rate
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$100.00	09/26/2007	15816464

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor (FM)	06/16/2008	06/16/2008

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Disposition

Disposition Date: 06/16/2008

Implementation Date:

Status: Approved-Closed

Comment: We are approving a 12% Rate Increase as requested.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Genworth Life Insurance Company	12.000%	\$218,674	1,224	\$1,489	%	%	12.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes
Rate	Actuarial Memorandum	Approved-Closed	No

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Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

Increase

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

No prior rate increases

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
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Supporting Document Schedules

Satisfied -Name:	Cover Letter	Review Status:	Approved-Closed	06/16/2008
Comments:				
Attachment:				
PCS CL AR.pdf				



6620 West Broad Street
Building 4
Richmond, VA 23230
www.genworth.com

September 24, 2007

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Department of Insurance
1200 W. Third Street
Little Rock, Arkansas 72201-1904

RE: Genworth Life Insurance Company ("Genworth Life")
Company NAIC No: 70025
Policy Forms: Long Term Care Policy
Long Term Care Policy

7000 et al
7020 et al

Dear Commissioner Benafield Bowman:

The referenced filing is a long-term care rate schedule change request submitted for your review.

These forms are existing individual policy forms providing benefits for institutional confinement and home care. The forms were issued during the time periods shown in the following table. They are no longer being marketed in any state. Outside of Arkansas, the last policies for these forms were issued in 2004.

Policy Form	Issue Start Date	Issue End Date
7000 & 7020	5/23/94	2/15/03

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Thank you for your assistance in reviewing this filing.

Respectfully,

Tyree S. Wooldridge
Senior VP & Chief Actuary

TW/mil

Enclosures